

Information to identify the case:

Debtor 1	<u>Elizabeth M. Convery</u>	Social Security number or ITIN	xxx-xx-0732
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-16516-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth M. Convery
aka Elizabeth Mooney Convery

9/22/23

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth M. Convery
Debtor

Case No. 22-16516-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Sep 22, 2023

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2023:

Recip ID	Recipient Name and Address
db	+ Elizabeth M. Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020
cr	+ Guaglardi & Meliti, LLP, Guaglardi & Meliti, LLP, 365 West Passaic Street, Suite 130, Rochelle Park, NJ 07662, UNITED STATES 07662-3013
cr	+ Mary Stachowiak, c/o Shapiro Croland Reiser, Apfel & Di, 411 Hackensack Avenue, 6th Floor, Hackensack, NJ 07601-6328
519708644	+ Brain Convery, 455 Lebanon Street, Wyckoff, NJ 07481-3020
519684244	+ Claire J. Mooney individually, and as a beneficiary of the Estate of Jo, 85 Colgate Avenue, Wyckoff, NJ 07481-3001
519708645	+ Convery 2008 Family Trust, 205 Hillside Avenue, Allendale, NJ 07401-1432
519684248	+ Guaglardi & Meliti, LLP, Denise M. Edwards, 365 West Passaic Street, Suite 130, Rochelle Park, NJ 07662-3013
519708646	+ Harwood Lloyd, LLC, The Lawyer for the Estate David Repetto, 130 Main Street, Hackensack, NJ 07601-7102
519684249	Hellring, Lindeman, Goldstein & Siegal, Sheryl E. Koomer, Esq., One Gateway Center, Clifton, NJ 07012
519684253	+ Macy's Inc./Department Stores National Bank, Po Box 8218, Mason, OH 45040-8218
519741876	+ Mary Stachowiak, c/o Shapiro Croland Reiser Apfel & Di Io, 411 Hackensack Avenue - 6th Floor, Hackensack, NJ 07601-6328
519684262	+ Williams-Sonoma Taps Capital One, Po Box 31293, Salt Lake City, UT 84131-0293

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Sep 22 2023 20:41:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2023 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2023 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Sep 23 2023 00:16:00	AIS Portfolio Services, LLC, Attn: Capital One Auto Finance, a divisi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
intp	Email/Text: BNC@magtrustee.com	Sep 22 2023 20:43:00	Marie-Ann Greenberg, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
519684234	+ Email/PDF: bncnotices@becket-lee.com	Sep 22 2023 20:51:19	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
519684235	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 22 2023 20:42:00	Apple Card/Gs Bank Usa, Lockbox 6112 Po Box 7247, Philadelphia, PA 19170-0001
519684236	+ EDI: BANKAMER.COM	Sep 23 2023 00:16:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
519684237	+ EDI: TSYS2	Sep 23 2023 00:16:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
519684238	+ EDI: TSYS2	Sep 23 2023 00:16:00	Barclays Bank/Gap, Po Box 8803, Wilmington, DE 19899-8803

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519684239	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519684240	+ EDI: CAPONEAUTO.COM	Sep 23 2023 00:16:00	Capital One Auto Finan, Po Box 259407, Plano, TX 75025-9407
519687477	+ EDI: AISACG.COM	Sep 23 2023 00:16:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519696653	+ EDI: AISACG.COM	Sep 23 2023 00:16:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519711775	+ EDI: AIS.COM	Sep 23 2023 00:16:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519684241	+ EDI: CAPITALONE.COM	Sep 23 2023 00:16:00	Capital One/Lord & Taylor, Po Box 31293, Salt Lake City, UT 84131-0293
519684242	+ EDI: CITICORP.COM	Sep 23 2023 00:16:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
519684243	+ EDI: CITICORP.COM	Sep 23 2023 00:16:00	Citicards Citibank North America, Po Box 6241, Sioux Falls, SD 57117-6241
519684245	+ EDI: WFNNB.COM	Sep 23 2023 00:16:00	Comenity Bank/Ann Taylor MasterCard, Po Box 182789, Columbus, OH 43218-2789
519684246	+ EDI: WFNNB.COM	Sep 23 2023 00:16:00	Comenity Bank/Companies, Po Box 182789, Columbus, OH 43218-2789
519684247	+ EDI: DISCOVER.COM	Sep 23 2023 00:16:00	Discover Bank, Po Box 30939, Salt Lake City, UT 84130-0939
519684250	+ EDI: IRS.COM	Sep 23 2023 00:16:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519684251	EDI: JPMORGANCHASE	Sep 23 2023 00:16:00	JPMorgan Chase Bank Card, Po Box 15369, Wilmington, DE 19850
519684252	Email/Text: PBNCNotifications@peritussservices.com	Sep 22 2023 20:41:00	Kohls/Capone, N56 Ridgewood Dr, Menomonee Fal, WI 53051
519684254	+ EDI: NFCU.COM	Sep 23 2023 00:16:00	Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700
519684255	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 22 2023 20:43:00	Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
519701427	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 22 2023 20:43:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519684256	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 22 2023 20:41:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
519684257	+ EDI: RMSC.COM	Sep 23 2023 00:16:00	Synchrony Bank/CareCredit, 950 Forrer Blvd, Kettering, OH 45420-1469
519684258	+ EDI: RMSC.COM	Sep 23 2023 00:16:00	Synchrony Bank/Gap, Inc., Po Box 965005, Orlando, FL 32896-5005
519684259	+ EDI: RMSC.COM	Sep 23 2023 00:16:00	Synchrony Bank/PayPal Mastercard, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519684261	^ MEBN	Sep 22 2023 20:27:15	TD Bank, N.A., Po Box 1448, Greenville, SC 29602-1448
519684260	+ EDI: WFNNB.COM	Sep 23 2023 00:16:00	Talbots, 175 Beal Street, Hingham, MA 02043-1512

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519740576		Claire J. Mooney, Individually and as Beneficiary
519740608		Estate of John J. Mooney

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Cassandra C. Norgaard	on behalf of Creditor John Conte cnorgaard@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;norgaard.cassandr ndrac.b124931@notify.bestcase.com
Cassandra C. Norgaard	on behalf of Creditor David Repetto cnorgaard@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;norgaard.cassandr ndrac.b124931@notify.bestcase.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
David L. Stevens	on behalf of Debtor Elizabeth M. Convery dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte @scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John P. Di Iorio	on behalf of Creditor Mary Stachowiak jdiiorio@shapiro-croland.com
John P. Di Iorio	on behalf of Plaintiff Mary Stachowiak jdiiorio@shapiro-croland.com
Karl J. Norgaard	on behalf of Creditor John Conte knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Karl J. Norgaard	on behalf of Plaintiff Claire Mooney knorgaard@norgaardfirm.com sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com
Karl J. Norgaard	on behalf of Creditor David Repetto knorgaard@norgaardfirm.com

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sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Karl J. Norgaard

on behalf of Plaintiff Mary Stachowiak knorgaard@norgaardfirm.com
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;crose@norgaardfirm.com

Kimberly J. Salomon

on behalf of Trustee Charles M. Forman ksalomon@formanlaw.com jkisola@formanlaw.com

Myles Missirian

on behalf of Creditor Guaglardi & Meliti LLP mmissirian@adgmlaw.com, mmissirian@adgmlaw.com

Paul Evangelista

on behalf of Debtor Elizabeth M. Convery pevangelista@scura.com
pselawpc@gmail.com;dsteven@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;jromero@scura.com;rshah@sc
ura.com;vmajano@scura.com;sduarte@scura.com;spereyra@scura.com;aknapp@scura.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16